

Information to identify the case:

Debtor 1	Roger E Parrott		Social Security number or ITIN xxx-xx-0729	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)			Social Security number or ITIN -----	
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey			
Case number:	11-40576-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Roger E Parrott

7/5/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Roger E Parrott
Debtor

Case No. 11-40576-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 106

Date Rcvd: Jul 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2017.

db +Roger E Parrott, 60 Holly Oak Drive, Voorhees, NJ 08043-1538
aty #Zucker, Goldberg & Ackerman, 200 Sheffield Street, Suite 200, P.O. Box 1024, Mountainside, NJ 07092-0024
512460661 +ADT Security Service, PO Box 96175, Las Vegas, NV 89193-6175
512460662 +ADT Security Services, Inc., 14200 E. Exposition Ave., Aurora, CO 80012-2540
512460669 ARM, PO Box 129, Thorofare, NJ 08086-0129
512460663 +Akron Billing Center, 2620 Ridgewood Rd., Akron, OH 44313-3507
512460664 +Allied Interstate, 3000 Corporate Exec., Columbus, OH 43231-7689
512460665 +American Home Shield, Attn: Accounting Dept., PO Box 2803, Memphis, TN 38101-2803
512460666 +Ameriloan, 3531 P. Street NW, PO Box 111, Miami, OK 74355-0111
512460667 Anju Nayar MD, 705 Worthington Drive, Moorestown, NJ 08057-4409
512460668 +Apex, 1891 Santa Barbara Drive, #204, Lancaster, PA 17601-4106
512460670 +Associated Cardiovascular Consult, 63 Kresson Road, Suite 101, Cherry Hill, NJ 08034-3200
512460673 +B & B Tree, 1724 Maple Ave., Cherry Hill, NJ 08002
512460683 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
(address filed with court: Continental Finance, PO Box 8099, Newark, DE 19714-8099)
512460677 +Carpet and Upholstery Care, 1509 Rt. 38, Hainesport, NJ 08036-2981
512460680 +Clements Lawn Mowing, 25 S. White Horse Pike, Audubon, NJ 08106-1335
512460681 +Clemmens Lawn and Landscape Maintenance, PO Box 188, Atco, NJ 08004-0188
512460682 Comcast Cable, PO Box 3005, Southeastern, PA 19398-3005
512543806 +Delaware Title Loans, Inc, c/o The Salkin Law Firm, P.A.,
1776 N. Pine Island Road, Suite 218, Plantation, FL 33322-5223
512460684 +Delaware Title Loans, Inc., 111 Naamans Road, Claymont, DE 19703-2713
513087691 +++Doehny Water Warehouse, Centurion Service Corporation, 1040 S. Arlington Heights Road,
Suite 205, Arlington, Heights, IL 60005-3162
512460685 +Doheny Water Warehouse, Warehouses/Enterprises, 6950 51st St, Kenosha, WI 53144-1740
512460687 +Eastern Account System of Conn., Inc., PO Box 837, Newtown, CT 06470-0837
512460688 +Emergency Physician of SJ, 2620 Ridgewood Road, Akron, OH 44313-3527
512460690 +First Bank of Delaware, 1608 Walnut Street, Suite 1000, Philadelphia, PA 19103-5451
512591189 +++Freshcoat, 400 Stokes Road, Medford, NJ 08055-8406
512460693 +Freshcoat Painting, 520 Stokes Road, Ste A-8, Medford, NJ 08055-2915
512460695 +GEMBC/Walmart, PO Box 981400, El Paso, TX 79998-1400
512460696 +Gibson Electrical and General Contractor, 1016 Jarvis Road, Sicklerville, NJ 08081-9728
512460698 HRG, Re: Voorhees Emerg Phy Servic, PO Box 189053, Plantation, FL 33318-9053
512460697 +Harry McCabe, c/o Hoffman & Mancini, P.C., 1814 East Route 70, Suite 350,
Cherry Hill, NJ 08003-2057
512460701 +In the Swim, 320 Industrial Drive, West Chicago, IL 60185-1876
512460703 +JMA Landscaping, 327 Lincoln Ave, West Berlin, NJ 08091-1209
512460702 +Jersey Pool and Spas, 683 Stokes Road, PO Box 1332, Medford, NJ 08055-6332
512460704 +Joseph C. Stringfellow, 2 Hartsdale Court, Burlington, NJ 08016-5146
512460705 +Mangold Lawn & Landscaping, Inc., 6 Grove Ct., Marlton, NJ 08053-4927
516707727 +Mark J. Molz, Esq., Law Offices of Mark J. Molz, 1400 Route 38 East, P O Box 577,
Hainesport, NJ 08036-0577
512460706 +Matthew P. Carroll, 200 East Chestnut Street 20D, Bordentown, NJ 08505-2050
512460707 +Medical Center at Princeton-OP, 253 Witherspoon St., Princeton, NJ 08540-3211
512460708 +Mount Laurel Heating and Cooling, 23 Oregon Ave, Mount Laurel, NJ 08054-1115
512460709 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)
512460710 +NCO Financial Systems, Dept 64, PO Box 64, Trenton, NJ 08601-0064
512460713 NJ American Water, PO Box 578, Alton, IL 62002-0578
512460712 +Niagara Pools & Spa's, 318 S. Black Horse Pike, Blackwood, NJ 08012-2804
512460724 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
512460714 Paragon Federal Credit Union, PO Box 400, Montvale, NJ 07645-0400
512460715 +Paragon Federal Credit Union, 100 Paragon Drive, Montvale, NJ 07645-1780
516707728 +Paul Davis Systems of Souther NJ Inc., dba Paul Davis Restoration of SouthernNJ,
509 E. Park Drive, Hainesport, NJ 08036-3650
512460717 Pepco Holdings, Inc., 630 Martin Luther King Jr. Blvd., PO Box 231,
Wilmington, DE 19899-0231
512460720 +Precision Power Wash, Inc., 27 S. White Horse Pike, Somerdale, NJ 08083-1737
512460721 Princeton Healthcare System, PO Box 8500, Philadelphia, PA 19178-9226
513300777 +Princeton Medical Center, Attn: CC & CB, POB 336, Raritan, NJ 08869-0336
512460722 +Progressive, PO Box 94739, Cleveland, OH 44101-4739
512460723 Progressive Insurance, PO Box 129, Grand River, OH 44045-0129
512460730 #+RMS, 4836 Brecksville Rd., PO Box 523, Richfield, OH 44286-0523
512460725 +Rachelle A. Waitz, Esq., 2100 One Liberty Place, 1650 Market Street,
Philadelphia, PA 19103-7301
512460726 Raymour & Flanigan, PO Box 130, Liverpool, Liverpool, NY 13088-0130
512460727 Regional Sewer Service, Re: 340021088, PO Box 1105, Bellmawr, NJ 08099-5105
512460728 +Regional Sewer Service, Re: 340027531, PO Box 1105, Bellmawr, NJ 08099-5105
512460731 +Robert Gilbert, 5508 Edsel Street, Harrisburg, PA 17109-5658
512460732 +Runnemede Plumbing & Heating, 39 North Black Horse Pike, Runnemede, NJ 08078-1695

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 4
Total Noticed: 106

Date Rcvd: Jul 05, 2017

513426820 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation,
 Attn: Bankruptcy Department, P O Box 245, Trenton, NJ 08695)
512460733 +Sarah Fern Meil, 19 Bridge Street, PO Box 426, Stockton, NJ 08559-0426
512460734 South Jersey Gas, PO Box 3121, West Grove, PA 19390-3121
512460735 +Sterling Credit Corporation, PO Box 675, Spring House, PA 19477-0675
512460737 The Home Depot Card, House Crafters, Dept 51, Atlanta, GA 30353-5980
512460738 +Todd's Chem Dry, 5626 Rt 38, Merchantville, NJ 08109-4814
512460739 Transworld Systems, Inc., Collection Agency, Raritan Plaza II, #A 23, Edison, NJ 08837
512460740 +Transworld Systems, Inc., 5300 Hollister St. #500, Houston, TX 77040-6138
512460741 +United Capital Lenders, 3747 Church Road, Mount Laurel, NJ 08054-1144
512460742 Virtua Health Berlin, PO Box 7009, Bellmawr, NJ 08099-7009
512460743 +Virtua Health Voorhees, Mail Processing Center, 2 Broad Street, Bloomfield, NJ 07003-2547
512460744 +Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028
512460729 ++WEIR & PARTNERS LLP, 215 FRIES MILL ROAD, 2ND FLOOR, TURNERSVILLE, NEW JERSEY 08012-2021
512460746 +William C. Fox HVAC Inc., 703 Van Rossum, Beverly, NJ 08010-1739
512534631 +William C. Fox Heating and Air Conditioning LLC, Law office of Joseph C. Stringfellow,
 2 Hartsdale Court, Burlington, NJ 08016-5146
512460747 Zallie Supermarket, ROI Services, PO Box 1886, Wake Forest, NC 27588-1886

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 06 2017 00:12:31 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 06 2017 00:12:27 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

lm EDI: BANKAMER.COM Jul 05 2017 23:43:00 Bank of America Home Loans, P.O. Box 5170,
 Simi Valley, CA 93062-5170

512460671 EDI: CINGMIDLAND.COM Jul 05 2017 23:43:00 AT&T Wireless, PO Box 8220,
 Aurora, IL 60572-8220

512460672 +E-mail/Text: bankruptcy@pepcoholdings.com Jul 06 2017 00:12:09 Atlantic City Electri,
 5 Collins Drive, Penns Grove, NJ 08069-3600

512534689 +E-mail/Text: bankruptcy@pepcoholdings.com Jul 06 2017 00:12:10
 Atlantic City Electri Company, Pepco Holdings Inc., Bankruptcy Div., Mail Stop:84CP42,
 5 Collins Drive, Ste. 2133, Carneys Point, NJ 08069-3600

512460674 +EDI: BANKAMER.COM Jul 05 2017 23:43:00 BAC Home Loan Servicing LP, 450 American St SV,
 Simi Valley, CA 93065-6285

512460676 +EDI: CAPONEAUTO.COM Jul 05 2017 23:43:00 Capital One Auto Finance,
 3901 North Dallas Parkway, Plano, TX 75093-7864

512460679 +E-mail/Text: bankruptcy@certifiedcollection.com Jul 06 2017 00:12:16
 Certified Credit Collection Bureau, PO Box 336, Raritan, NJ 08869-0336

512460686 +EDI: TSYS2.COM Jul 05 2017 23:43:00 DSNB Macy's, Citibank, PO Box 8053,
 Mason, OH 45040-8053

512585173 EDI: IRS.COM Jul 05 2017 23:43:00 Department of the Treasury - Internal Revenue Serv,
 P.O. Box 7317, Philadelphia, PA 19101-7317

512460689 +EDI: CONVERGENT.COM Jul 05 2017 23:43:00 ERSolutions, Inc., 10750 Hammerly Blvd #200,
 Houston, TX 77043-2317

512460691 +EDI: AMINFOFP.COM Jul 05 2017 23:43:00 First Premier Bank, 3820 N. Louise Ave,
 Sioux Falls, SD 57107-0145

512460692 EDI: AMINFOFP.COM Jul 05 2017 23:43:00 First Premier Bank, Inc., PO Box 5524,
 Sioux Falls, SD 57117-5524

512460694 +EDI: RMSC.COM Jul 05 2017 23:43:00 GEMB/JCPenny's, PO Box 103106,
 Roswell, GA 30076-9106

512460699 +EDI: HFC.COM Jul 05 2017 23:43:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253

512460700 +EDI: HFC.COM Jul 05 2017 23:43:00 HSBC Bank Nevada NA, 1111Town Center Drive,
 Las Vegas, NV 89144-6364

512460711 +E-mail/Text: bankruptcydepartment@tsico.com Jul 06 2017 00:13:17
 NCO Financial Systems, Inc., PO Box 15630, Dept 02, Wilmington, DE 19850-5630

512542048 +E-mail/Text: csc.bankruptcy@amwater.com Jul 06 2017 00:13:26 New Jersey American Water,
 POB 578, Alton IL 62002-0578

512460718 EDI: PRA.COM Jul 05 2017 23:43:00 Portfolio Recovery, 120 Corporate Blvd.,
 Norfolk, VA 23502

512460719 EDI: PRA.COM Jul 05 2017 23:43:00 Portfolio Recovery Assoc, PO Box 12914,
 Norfolk, VA 23541

512512957 EDI: PRA.COM Jul 05 2017 23:43:00 Portfolio Recovery Associates, LLC, c/o Jc Penney,
 POB 41067, Norfolk VA 23541

512512960 EDI: PRA.COM Jul 05 2017 23:43:00 Portfolio Recovery Associates, LLC, c/o Orchard Bank,
 POB 41067, Norfolk VA 23541

512512962 EDI: PRA.COM Jul 05 2017 23:43:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,
 POB 41067, Norfolk VA 23541

512566546 +E-mail/Text: bankruptcy@pseg.com Jul 06 2017 00:11:49 PSE&G, PO Box 490,
 Cranford NJ 07016-0490, Attn: Bankruptcy Dept

512460716 EDI: RMSC.COM Jul 05 2017 23:43:00 Pay Pal Plus, PO Box 960080, Orlando, FL 32896-0080

512741722 +E-mail/Text: recovery@paypal.com Jul 06 2017 00:11:48 PayPal Inc, PO Box 45950,
 Omaha NE 68145-0950

512810072 +E-mail/Text: csidl@sbcglobal.net Jul 06 2017 00:12:58 Premier BankCard/Charter,
 PO Box 2208, Vacaville, CA 95696-8208

512460745 +E-mail/Text: jdukelow@voorheesnj.com Jul 06 2017 00:12:29 Voorhees Township,
 Re: Water & Sewer, 620 Berlin Road, Voorhees, NJ 08043-1493

District/off: 0312-1

User: admin
Form ID: 3180W

Page 3 of 4
Total Noticed: 106

Date Rcvd: Jul 05, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr BAC Home Loans Servicing, LP, fka Countrywide Home
512711528 BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME
cr* +Robert Gilbert, 5508 Edsel Street, Harrisburg, PA 17109-5658
512508531* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue, PO Box 21126, Philadelphia PA 19114)
512513526* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 21126, Philadelphia PA 19114)
516707726* Internal Revenue, PO Box 744, Springfield, NJ 07081
513359742* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
Lewisville, TX 75067)
512512970* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067,
Norfolk VA 23541)
512512971* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067,
Norfolk VA 23541)
512460675 ##Bureau of Collection R, 7575 Corporate Way, Eden Prairie, MN 55344-2022
512460678 ##Centurion Service Corporation, 1606 Colonial Parkway, Palatine, IL 60067-4738
512460736 ##+Terminex, 650 Grove Road, Suite 104A, Paulsboro, NJ 08066-1850

TOTALS: 2, * 7, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 5, 2017 at the address(es) listed below:

Barbara J. Snavely on behalf of Debtor Roger E Parrott jjresql@comcast.net
Brian C. Nicholas on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmllawgroup.com,
bkgroup@kmllawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
R. A. Lebron on behalf of Creditor Nationstar Mortgage, LLC bankruptcy@feinsuch.com
Richard P. Coe, Jr. on behalf of Plaintiff Robert Gilbert rcoe@weirpartners.com,
rcoe62@hotmail.com;mmorris@weirpartners.com
Richard P. Coe, Jr. on behalf of Creditor Robert Gilbert rcoe@weirpartners.com,
rcoe62@hotmail.com;mmorris@weirpartners.com

District/off: 0312-1

User: admin
Form ID: 3180W

Page 4 of 4
Total Noticed: 106

Date Rcvd: Jul 05, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

S. Daniel Hutchison on behalf of Debtor Roger E Parrott sdhteamlaw@outlook.com, backupcourt@outlook.com;sdhlawecf@gmail.com;sdhlawparal@outlook.com;sdhlawpara2@outlook.com;r39026@notify.bestcase.com
S. Daniel Hutchison on behalf of Defendant Roger E Parrott sdhteamlaw@outlook.com, backupcourt@outlook.com;sdhlawecf@gmail.com;sdhlawparal@outlook.com;sdhlawpara2@outlook.com;r39026@notify.bestcase.com

TOTAL: 9